

September 19, 2014

PUBLIC NOTICE # 2014-38

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
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| File # | Grp # | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|---------|-------|--|------------|------------------------|--------------------|--|-----------------|
| 14-6102 | 0140 | AMCO INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6040 | 0361 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | COMMERCIAL | OTHER LIABILITY | RATE | HOSPICE, HOME HEALTH CARE AND RELATED ORGANIZATION | 4.6 |
| 14-6106 | 0361 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | COMMERCIAL | OTHER LIABILITY | RATE | HOSPICE, HOME HEALTH CARE AND RELATED ORGANIZATION | 39.29 |
| 14-6091 | 0111 | AMERICAN FIRE AND CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ECLIQ | 0 |
| 14-6021 | 0457 | ARGONAUT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | ALTERIS PUBLIC RISK SOLUTIONS PACKAGE (APRS) | -3.4 |
| 14-6095 | 0457 | ARGONAUT INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR 8A, 8B-APRS RETAINED LIMIT | -2.3 |
| 14-6035 | 0000 | ARMED FORCES INSURANCE EXCHANGE | PERSONAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA EXCESS | 0 |
| 14-6045 | 0000 | ARMED FORCES INSURANCE EXCHANGE | PERSONAL | INLAND MARINE | RULE CHANGE | NONE | 0 |
| 14-6111 | 0000 | ARMED FORCES INSURANCE EXCHANGE | PERSONAL | HOMEOWNERS MULTI PERIL | RULE CHANGE | HOMEOWNERS | 0 |
| 14-6126 | 0088 | CITIZENS INSURANCE COMPANY OF AMERICA | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | BOP | 0 |
| 14-6067 | 0158 | CRUM & FORSTER INDEMNITY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | OIL AND GAS | |
| 14-6019 | 1120 | EVEREST NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |
| 14-6107 | 0007 | FEDERATED MUTUAL INSURANCE COMPANY | COMMERCIAL | SURETY | RATE | NONE | -0.74 |
| 14-6109 | 0007 | FEDERATED SERVICE INSURANCE COMPANY | COMMERCIAL | SURETY | RATE | NONE | -0.74 |
| 14-6065 | 0248 | FINANCIAL PACIFIC INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | NONE | 0 |
| 14-6119 | 0248 | FINANCIAL PACIFIC INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |
| 14-6063 | 0796 | GENERAL CASUALTY COMPANY OF WISCONSIN | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6043 | 1285 | GREENWICH INSURANCE COMPANY | COMMERCIAL | FIRE | RATE AND VARIANCE | VAR. 7A & 8B | -2.6 |
| 14-6127 | 0088 | HANOVER AMERICAN INSURANCE COMPANY (THE) | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | BOP | 0 |
| 14-6128 | 0088 | HANOVER INSURANCE COMPANY (THE) | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | BOP | 0 |
| 14-6142 | 0225 | HARCO NATIONAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | DEALERS | 0 |
| 14-6141 | 0091 | HARTFORD FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | FAILSAFE TECHNOLOGY LIABILITY | |

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|---------|-------|--|------------|------------------------|--------------------|--|-----------------|
| 14-6115 | 0517 | HDI-GERLING AMERICA INSURANCE COMPANY | PERSONAL | INLAND MARINE | NEW PROGRAM | FINE ARTS | 0 |
| 14-6036 | 0000 | HYUNDAI MARINE & FIRE INSURANCE CO., LTD. | PERSONAL | HOMEOWNERS MULTI-PERIL | NEW PROGRAM | HI HOME | 0 |
| 14-6097 | 0785 | MARKEL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 14-6129 | 0088 | MASSACHUSETTS BAY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | BOP | 0 |
| 14-6114 | 0000 | MEDICAL INSURANCE EXCHANGE OF CALIFORNIA | COMMERCIAL | MEDICAL MALPRACTICE | RULE CHANGE | PROF.LIAB.-PHYSICIANS AND SUREGEONS | |
| 14-6121 | 4715 | mitsui sumitomo insurance company of america | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6122 | 4715 | mitsui sumitomo insurance usa inc. | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6103 | 0140 | NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6104 | 0140 | NATIONWIDE INSURANCE COMPANY OF AMERICA | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6041 | 0140 | NATIONWIDE MUTUAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | NEW PROGRAM | COLLECTOR | 0 |
| 14-6042 | 0140 | NATIONWIDE MUTUAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | CLASS PLAN | COLLECTOR | |
| 14-6105 | 0140 | NATIONWIDE MUTUAL INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6068 | 0158 | NORTH RIVER INSURANCE COMPANY (THE) | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | OIL AND GAS | |
| 14-6096 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6124 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA EXCESS | 0 |
| 14-6039 | 0225 | OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA | COMMERCIAL | ALLIED LINES | BOTH RATE AND FORM | CROP FREEZE | 8.71 |
| 14-6092 | 0111 | OHIO CASUALTY INSURANCE COMPANY (THE) | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ECLIQ | 0 |
| 14-6093 | 0111 | OHIO SECURITY INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ECLIQ | 0 |
| 14-6123 | 0645 | OREGON MUTUAL INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | FARMOWNERS | 0 |
| 14-6083 | 3098 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | ULTIMATE COVER | |
| 14-6146 | 0155 | PROGRESSIVE SELECT INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 14-6125 | 0796 | QBE INSURANCE CORPORATION | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE | MOTORCYCLE | 23.45 |
| 14-6148 | 0796 | QBE INSURANCE CORPORATION | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE | NON-STANDARD AUTO | 28.35 |
| 14-6064 | 0796 | REGENT INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | NONE | |
| 14-6047 | 0017 | RESPONSE INDEMNITY COMPANY OF CALIFORNIA | COMMERCIAL | INLAND MARINE | FORMS | PERSONAL PROPERTY COLLATERAL INSURANCE | |

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|---------|-------|--|------------|--------------------|--------------------|--|-----------------|
| 14-6084 | 0783 | RLI INSURANCE COMPANY | COMMERCIAL | SURETY | BOTH RATE AND FORM | NONE | -0.22 |
| 14-6149 | 0471 | RURAL COMMUNITY INSURANCE COMPANY | COMMERCIAL | ALLIED LINES | FORMS | CITRUS FRUIT(FREEZE)NAMED PERIL INSUANCE | |
| 14-6056 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | FIDELITY | FORMS | HR3210 | |
| 14-6075 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210-UMBRELLA/EXCESS | |
| 14-6078 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210 | |
| 14-6081 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | HR3210-BOP | |
| 14-6112 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 14-6131 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6134 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | HR3210 | |
| 14-6137 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | HR3210 | |
| 14-6143 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | BURGLARY AND THEFT | FORMS | HR3210 | |
| 14-6150 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA/EXCESS | |
| 14-6100 | 3548 | ST. PAUL MERCURY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | SELECTONE FOR INVESTMENT ADV AND FUNDS | |
| 14-6108 | 0098 | STARNET INSURANCE COMPANY | COMMERCIAL | AIRCRAFT | NEW PROGRAM | UNMANNED AERIAL SYSTEMS | 0 |
| 14-6101 | 4670 | STARR INDEMNITY & LIABILITY COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 14-6057 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | FIDELITY | FORMS | HR3210 | |
| 14-6076 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210-UMBRELLA/EXCESS | |
| 14-6079 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210 | |
| 14-6132 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6135 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | FIRE | FORMS | HR3210 | |
| 14-6138 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | INLAND MARINE | FORMS | HR3210 | |
| 14-6144 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | BURGLARY AND THEFT | FORMS | HR3210 | |
| 14-6152 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RATE AND VARIANCE | VAR. 7A, 8B - HEALTH CARE ORGANIZATIONS | 23.2 |

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|--|-------|--------------------------------------|------------|-----------------------|-------------------|--|-----------------|
| 14-6147 | 0155 | UNITED FINANCIAL CASUALTY COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 14-6066 | 0248 | UNITED FIRE & CASUALTY COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | NONE | 0 |
| 14-6120 | 0248 | UNITED FIRE & CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |
| 14-6130 | 0248 | UNITED FIRE & CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | EMPLOYMENT-RELATED PRACTICES LIABILITY | 0 |
| 14-6069 | 0158 | UNITED STATES FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | OIL AND GAS | |
| 14-6038 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | FI ADVANTAGE-DIRECTORS AND OFFICERS LIABILITY | 0 |
| 14-6052 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | PROF LIAB - FI ADVANTAGE | 0 |
| 14-6053 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | FI ADVANTAGE FIDUCIARY & EMPLOYEE BENEFITS LIABILITY | 0 |
| 14-6058 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | FIDELITY | FORMS | HR3210 | |
| 14-6077 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210-UMBRELLA/EXCESS | |
| 14-6080 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | HR3210 | |
| 14-6082 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | HR3210-BOP | |
| 14-6113 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 14-6116 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | FL ADVENTAGE EMPLOYMENT PRACTICES LIABILITY | 0 |
| 14-6117 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | FI ADVANTAGE INTERNET/ELECTRONIC | 0 |
| 14-6133 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 14-6136 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | FIRE | FORMS | HR3210 | |
| 14-6139 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | HR3210 | |
| 14-6145 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | BURGLARY AND THEFT | FORMS | HR3210 | |
| 14-6094 | 0111 | WEST AMERICAN INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ECLIQ | 0 |
| 14-6110 | 0181 | WESTPORT INSURANCE CORPORATION | COMMERCIAL | FIRE | FORMS | SPECIALTY PROPERTY | |
| 14-6044 | 1285 | XL SPECIALTY INSURANCE COMPANY | COMMERCIAL | FIRE | RATE AND VARIANCE | VAR. 7A & 8B | -2.6 |
| 92 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS | | | | | | | |

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